

REMARKS

Claims 3-6, 11-17, and 19-22 were pending. Claims 17 and 19-21 have been amended. Claims 17 and 19-21 were rejected. Claims 3-6, 11-16, and 22 were allowed. Claims 3-6, 11-17, and 19-22 are pending.

Claims 17 and 19-21 stand rejected under 35 U.S.C. § 103 (a) over Hiroya et al. (EP 0848 343 A2) in view of Chaum (US Pat. No. 5,373,558) and Manasse (US Pat. No. 5,802,497). In response, Applicants have amended claims 17 and 19-21 to more clearly distinguish the claimed invention. Claims 17 and 19-21, as amended, now recite that the computer readable medium includes instructions configured to direct a computer to perform a set of steps to provide a refund to a consumer.

On Monday, June 10, 2002, Examiner Daniel Felten extended the courtesy of a telephone interview to Applicants' representative, Bryon T. Wasserman. It was agreed during the interview that the enclosed amendments to the claims would overcome the rejection on the above references.

Therefore, Applicants submit that all of the pending claims are in condition for allowance, and allowance for all claims is hereby solicited. If the Examiner believes for any reason that further direct contact with Applicants' attorney would help advance the prosecution of this case, the Examiner is invited to telephone the undersigned at the number given below.

Respectfully submitted,
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VERSION SHOWING CHANGES MADE

17. A computer readable medium having computer instructions encoded thereon for directing a computer system to perform steps [to provide] for providing a refund in an electronic commerce system, [the computer instructions comprising instructions for] the steps comprising:

receiving a request to refund electronic currency, the electronic currency including a value identifying the party to whom the currency was issued;
receiving, from the party seeking the refund, identifying information identifying the party seeking the refund and values for transforming the information identifying the party seeking the refund into the value identifying the party to whom the currency was issued;
utilizing the received values to verify that the received identifying information matches the value in the electronic currency identifying the party to whom the electronic currency was issued; and
responsive to a positive verification, entitling the party to whom the electronic currency was issued to a refund for the electronic currency.

19. The computer readable medium of claim 17, wherein the [instructions for] step of receiving values [comprise instructions for] comprises:

receiving one or more nonces with which the information identifying the party seeking the refund is hashed to produce the value identifying the party to whom the currency was issued.

20. The computer readable medium of claim 17, wherein the [instructions for] step of entitling the party to whom the currency was issued to a refund for the electronic currency [comprise instructions for] comprises:

issuing a refund coupon to the party seeking the refund;

wherein the party seeking the refund can use the refund coupon to refund the electronic currency at a party who issued the electronic currency.

21. The computer readable medium of claim 17, [further comprising instructions for] wherein the steps for providing a refund in an electronic commerce system further comprise:

receiving electronic currency containing a first value identifying the party to whom the currency was issued;

hashing the first value with a nonce to form a second value identifying the party to whom the currency was issued; and

issuing electronic currency incorporating the second value; wherein

the received request to refund electronic currency comprises a request to refund the electronic currency incorporating the second value.